

**From:** Mike Cochran [endhomelessness@comcast.net]

**Sent:** Friday, January 21, 2005 6:10 PM

**To:** Comments, Regs

**Subject:** 2004-53 Community Reinvestment Act

In light of recent cuts in HUD funded housing for low-income Americans (many of them the same Americans that are giving their lives in defence of this country) I oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities. Additionally, I support all federally insured financial institutions continuing to be fully accountable under CRA for making investments and providing services.

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